IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

First Named Inventor : Benjamin QUIGLEY

Serial No. : 10/690,145

Filed : October 20, 2003

Art Unit : 3693

Confirmation Number : 6038

Examiner : Eric T. Wong

Title : SYSTEM AND METHOD FOR ELECTRONIC

WALLET CONVERSION

Attorney Docket No. : AOL0055

September 9, 2011

Mail Stop - RCE Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION

Applicant submits this Response to the Office Action dated June 9, 2011 in connection with the above-identified patent application.

A **Listing of Claims** begins on Page 2 of this paper, and **Remarks** begin on Page 9 of this paper.

The Commissioner is authorized to charge any fees that may be due and to credit any overpayments to Deposit Account 07-1445 (Order No. AOL0055). Applicant considers this document to be filed in a timely manner.